



**बीमा विनियामक और विकास प्राधिकरण**  
**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY**

Ref: IRDA/ATI/CIR/GLD/144/07/2013

29<sup>th</sup> July, 2013

**STANDARD INSTRUCTIONS AND GUIDELINES**  
**APPLICABLE FOR APPROVAL/RENEWAL OF AGENTS TRAINING INSTITUTES**

These instructions/guidelines are applicable to all the training institutes including in-house training institutes of the insurers.

1. The accreditation window for starting new ATI will be opened twice in a year depending on need. All the applications received will be scrutinized and based upon their compliance, with the Guidelines, Circulars and regulations issued by Authority from time to time, accreditations will be granted.
2. In order to ensure that only serious professional players come into such business, the following provisions are mandatory for grant of new/renewal accreditation to the institute:
  - a. Institutes which are engaged in training for financial/insurance products for more than 3 years are eligible to apply for starting an offline/online institute. However this will not apply to in-house institutes of insurers.
  - b. Only entities registered as Company under the Companies Act and Society and trusts registered under Societies Registration Act shall be eligible to apply for accreditation as ATIs.
  - c. The accreditation will be given on need basis. The existing private ATIs will be granted a one-time permission as assessed by the Department to relocate the centers within the state. The existing ATIs will also be eligible for reallocation of the centres within the state based on the assessments made by the Department.
  - d. For a new location if more than one private Agents Training Institutes apply for accreditation, internal grading and marking system will be applied to give accreditation on merits.
  - e. The initial approval will be for a period of 3 years and consideration of further renewal next 3 years would depend on the satisfactory compliance of requirements of accreditation. Accreditation of any centre which has not conducted any pre recruitment training for one year continuously will be liable for cancellation. For renewal cases the ATI are required to apply with all documents/details 3 months in advance of expiry of accreditation.

### 3. Training

- a) The training shall be based on the books prescribed by the Authority for life insurance i.e. IC-33 and for non-life insurance IC-34.
- b) The training duration for new license is 7 days minimum including Sundays but excluding national holidays with 8 hours per day excluding lunch and tea break applicable for full time batches.
- c) For the part-time batches the training can be imparted 4 hours daily excluding tea break and the minimum duration of the training will be 14 days including Sundays but excluding national holidays. In case of composite training duration are 11 days & 22 days respectively for full time and part time training.
- d) Any candidate to qualify for the exam must complete 50 hours/75 hours training as applicable. For renewal of license candidate must attend 25 hours training in each stream i.e. life or non-life separately in 4 days/8 days respectively. Product related training and market survey shall not be included in this statutory training. The product training, if any, to be given by the insurance company should be conducted separately and over and above the minimum training hours prescribed by the Authority.

### 4. Attendance

The attendance record of the trainees should be maintained at the Institute for necessary inspection at any given point of time.

### 5. Faculty

- A) Every Institute should have at least one qualified permanent full-time faculty for each stream i.e. for Life and Non-Life having any of the qualifications as prescribed below:
1. 5 years of experience in the managerial cadre with any insurer.
  2. The qualified surveyors, Engineers with B.Tech. Degree from recognized universities, C.A., C.S. and I.C.W.A.I. qualified professional\*
  3. LOMA level 1 Qualification\*.
  4. Associate from Insurance Institute of India\*.
  5. Post graduation qualification in insurance provided by university recognized by UGC like PG diploma in insurance, MBA in insurance, Associate from CII, London and Diploma from IIRM, Hyderabad\*.
  6. Qualified students of post graduate diploma in insurance earlier approved by IRDA in year 2003 offered by IRDA approved institutes\*.

\* A three day workshop either at NIA,III ,IIRM will be mandatory, for qualifications mentioned at 2,3,4,5 & 6.

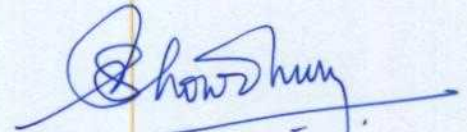
- It is mandatory to submit notarized copy of the Identity proof of the Faculty.
  - Faculty qualification certificate must be notarized and certificate/diploma number must be clearly visible and verifiable.
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- In cases where it is found that the certificates submitted by the ATI for faculty qualification are forged/bogus, it is the responsibility of the ATI to check the Authenticity of such certificates. In cases of Associate/Fellow of Insurance Institute of India or Federation of Insurance Institutes, diploma number could be checked to know the Authenticity, by going through website of Insurance Institute of India.
- B) The attendance register of the faculty members should be maintained at the training institutes.
  - C) The record of the payment made to faculty should be maintained at the training institute i.e. batch-wise payment detail should be maintained. In case the employment of the faculty is full time, record of monthly wages/payment should be maintained. All payments to faculty will be made through bank.
  - D) The faculty should provide details of the other Institutes with whom they have been empanelled as part-time/guest faculty. The faculty must also inform the other Institutes about his/her leaving one institute and joining any other training institute. Any change in main qualified permanent faculty must be intimated to the Authority within one month.
6. The Agents Training Institutes must impart pre recruitment training to only those candidates who are sponsored by insurers by online allotment of training slot and training completion certification on portal.
  7. The Agents training institutes are permitted to undertake courses on insurance, sponsored by Insurers or being conducted by III, NIA, IIRM, Actuarial society of India, CII of London or any other insurance related training. Agents Training Institute must have at least one classroom dedicated for pre recruitment training.
  8. For the purpose of accreditation of private Agents Training Institute the proof of ownership/tenancy of the premises in the name of Agent Training Institute are sufficient for accreditation. In case of in-house Agents Training Institute where the training centre is situated in the branch approved by IRDA, copy of IRDA approval of branch is acceptable.
  9. Infrastructure: It is mandatory for every Agent Training Institute to have at-least one classroom with a minimum carpet area of 200 sq. Feet apart from office room and wash room, dedicated to 50/25 hours training. Every Agent Training Institute must provide one computer for each classroom to practice the online exam mock test. The classroom should have comfortable seating arrangements permanently available.

10. Batch size: The maximum number of candidates permitted in a batch for training will be 40. To reduce the cost of training, Agent Training Institutes may include candidates from different insurers in the same batch provided the total number does not exceed maximum number of candidates permitted.
11. The Insurance Institute of India (I.I.I.) shall regularly send their officials to oversee the proper conduct of the training at the institutes and would not sponsor candidates to those institutes that are not maintaining the required standards and facilities for the training. In-house training centers will be subject to regular inspections and audit by the insurer concerned in addition to inspection by officials of the Authority and I.I.I.
12. The training institute must display the certificate of accreditation to impart training issued by the Authority at the training institute.
13. The Institute should not allow a franchisee to conduct courses on its behalf, even with the faculty of the Institute. The Institute should conduct the training only on its approved premises with proper infrastructure.
14. No marketing fee/consultancy fee payment is permitted for getting the training batches.
15. It will be the responsibility of the Insurance Company to check the status of the institute before sponsoring any candidate for training.
16. In case of the cities where there are no accredited institutes or the institute is situated 50 Km away and an insurance company intends to appoint agents, it will be the responsibility of the insurance company to conduct training. The employed faculty only of the in-house training centers may impart training at such places. No temporary/guest faculty is permissible for the in-house training centers of the insurers. The insurers may seek prior approval to conduct such batches from the Authority.
17. The Institutes must keep with them one set of original records of the training at the place where the training is being imparted. The institute with multiple locations must keep copy of all training records at head office of the institute however original record has to be kept at respective center only.
18. The Institute should confine its activities generally within 50 KM radius only to the place/city for which it has been given the approval. No training for the candidates outside the said place/city is permitted. If during the course of the inspection by the officials of the Authority, it is found that the institute is not maintaining dedicated class-room, the accreditation of the institute will stand cancelled without giving any notice.
19. In order to ensure prompt compliance and smooth monitoring all the insurers are advised to nominate a nodal officer at corporate level who will be responsible for communicating with Authority in the area of training on the lines of designated officers for licensing.
20. The existing Institutes should report compliance with these instructions within 15 days from the date of issuance of these guidelines. The institutes must inform the authority the

location and contact details of head office of the institute.

21. The Insurance companies/ATIs are advised to consider the current address of the candidates for nomination to a particular location. Training institutes are allowed to admit candidates from the same district where the ATI is located or any other district which shares the boundary with the district of the ATI.
22. Penalties:
  - a. The Authority, I.I.I. and the insurers will conduct regular inspections of the ATIs.
  - b. The ATIs, where any violation of the Regulations/ Guidelines is noticed, the Authority may impose a financial penalty upto Rs.5,00,000/- may be imposed depending upon the gravity of the offence or may proceed with suspension/cancellation of accreditation.
  - c. The penalties will be imposed on the basis of recommendations made by the Member (Life).
23. The maintenance of the agent's attendance is mandatory at all ATIs. Every candidate should sign the attendance register in his/her own hand-writing. It will be the duty of the In-charge of the Institute to mark absent preferably with red-ink. No relaxation in attendance is permitted. The attendance will be counter-signed by the faculty or in-charge of the training institute. The faculty should sign the attendance register in his/her own hand-writing daily. It will be the duty of the Centre In-charge of the Institute to mark absent "preferably" with red-ink.
24. All documents pertaining to renewal/new accreditation must be submitted in hard copy as well as in soft copy.

These guidelines will be effective from 1<sup>st</sup> August, 2013. Any violation, non-adherence and breach of these instructions shall be treated as violation of provisions of IRDA Act, 1999, Insurance Act, 1938 and regulations made there under.

  
(Sudhin Roy Chowdhary)  
Member (Life)